

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
RICHMOND DIVISION

In re: §
ABU JAMOUS, MOHD NAZZAL § Case No. 13-33318-KLP
§
Debtor(s) §
§

CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)

Roy M. Terry, Jr., Chapter 7 Trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$0.00 (Without deducting any secured claims)	Assets Exempt: \$308,746.00
Total Distributions to Claimants: \$35,140.08	Claims Discharged Without Payment: \$554,975.92
Total Expenses of Administration: \$41,257.98	

3) Total gross receipts of \$76,398.06 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$76,398.06 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$84,171.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	\$46,175.78	\$41,257.98	\$41,257.98
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	\$0.00	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	\$328,496.04	\$261,619.96	\$261,619.96	\$35,140.08
TOTAL DISBURSEMENTS	\$412,667.04	\$307,795.74	\$302,877.94	\$76,398.06

4) This case was originally filed under chapter 7 on 06/17/2013. The case was pending for 50 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated : 08/14/2017

By : /s/ Roy M. Terry, Jr.
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4 (a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	AMOUNT RECEIVED
1822 Ducatus Drive, Midlothian, VA 23113	1110-000	\$76,398.06
TOTAL GROSS RECEIPTS		\$76,398.06

¹ The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT PAID
NA	NA	NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$0.00

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Real Advantage, LLC		\$84,171.00	NA	NA	\$0.00
	TOTAL SECURED		\$84,171.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES AND CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Roy M. Terry, Jr.	2200-000	NA	\$0.00	\$82.20	\$82.20
Sands Anderson PC	3120-000	NA	\$563.56	\$563.56	\$563.56
Roy M. Terry, Jr.	2100-000	NA	\$7,069.90	\$7,069.90	\$7,069.90
U.S. Bankruptcy Court	2700-000	NA	\$350.00	\$350.00	\$350.00
Sands Anderson PC	3110-000	NA	\$37,500.00	\$32,500.00	\$32,500.00
Texas Capital Bank	2600-000	NA	\$662.32	\$662.32	\$662.32
UNION BANK	2600-000	NA	\$30.00	\$30.00	\$30.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$46,175.78	\$41,257.98	\$41,257.98

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES AND CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN FEES AND CHARGES		NA	\$0.00	\$0.00	\$0.00

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	NA	NA	NA	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (FROM Form 6F)	CLAIMS ASSERTED (FROM Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
00002	PORTFOLIO RECOVERY	7100-000	NA	\$940.92	\$940.92	\$126.38
00001	Lorillard Tobacco Co. c/o David	7100-000	NA	\$260,679.04	\$260,679.04	\$35,013.70
	Capital One		\$703.00	NA	NA	\$0.00
	Clear Channel Communications		\$3,382.00	NA	NA	\$0.00
	Kane & Papa, P.C.		\$12,965.00	NA	NA	\$0.00
	LMK Associates		\$20,000.00	NA	NA	\$0.00
	Lorillard Licensing Company		NA	NA	NA	\$0.00
	Lorillard Tobacco Company		\$260,679.04	NA	NA	\$0.00
	Macys/DSNB		\$487.00	NA	NA	\$0.00
	Sterling Incorporated		\$247.00	NA	NA	\$0.00
	Tobacco Zone Inc.		\$25,000.00	NA	NA	\$0.00
	Versa Finance Company		\$5,033.00	NA	NA	\$0.00
TOTAL GENERAL UNSECURED CLAIMS			\$328,496.04	\$261,619.96	\$261,619.96	\$35,140.08

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case No: 13-33318
Case Name: ABU JAMOUS, MOHD NAZZAL

Judge: Keith L. Phillips

Trustee Name: Roy M. Terry, Jr.
Date Filed (f) or Converted (c): 06/17/2013 (f)
341(a) Meeting Date: 07/26/2013
Claims Bar Date: 11/10/2015

For Period Ending: 08/14/2017

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA) / Gross Value of Remaining Assets
1. 1822 Ducatus Drive, Midlothian, VA 23113	406,700.00	19,829.00		76,398.06	FA
2. Cash on Hand	50.00	0.00		0.00	FA
3. BB&T Bank	515.00	0.00		0.00	FA
4. Household appliances, goods, and furnishings (\$500	2,500.00	0.00		0.00	FA
5. Clothing	1,000.00	0.00		0.00	FA
6. 9mm handgun	400.00	0.00		0.00	FA
7. Motech (sole proprietorship)	1.00	0.00		0.00	FA
8. 2012 Income Tax Refund (\$160 total)	80.00	0.00		0.00	FA
9. Desk, computer, printer, file cabinets, office sup	1,200.00	0.00		0.00	FA
10. 2 Dogs	50.00	0.00		0.00	FA
11. Lawn Care Equipment	250.00	0.00		0.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	412,746.00	19,829.00	76,398.06	0.00
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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

January 28, 2016 - Avoidance action filed which appears to be resolved through judicial mediation and subsequent negotiation. Counsel is currently drafting settlement agreement. Debtor obtaining discharge was an issue in the mediation, but has been resolved. UST filed complaint to deny discharge and debtor has reportedly agreed to waive.

July 27, 2016 - Have a court-approved settlement of avoidance claim with initial funds paid. Case will remain open until balloon date under the approved agreement.

10/11/16 - Working to get Lis Pendens released/

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12/14/16 - Need to ensure Lis Pendens released; Trustee reviewing case for submission of TFR; final fee applications need to be filed; and final claims review.

January 7, 2017 - Deed of Trust has been paid off and certificate of satisfaction filed and Lis Pendens released. All assets liquidated. Ready for final review of case (final review of claims, fee applications filed, reports of sale filed) and all matters complete; then TFR will be prepared. Estimate TFR to be submitted on or before 3/31/17.

3/20/17 - Awaiting on final fee application from Sands Anderson. It will be filed with TFR/NFR. Once received and reviewed by Trustee, the TFR will be prepared.

3/21/17 - TFR submitted to UST; awaiting approval

May 3, 2017--Counsel's fees approved at \$32,500 per agreement with the UST. Order to be prepared and submitted. The discounted fee award now requires an amended TFR, which Dobby will prepare.

5/4/17 - Updated TFR forwarded to UST and they filed it with the Court on 5/4/17. The notice of the TFR was filed on 5/5/17. Awaiting for objection period to run and the COD to be entered by the Court.

5/19/17 - Trustee's review of cases completed: Objection period for TFR/NFR expires 5/26/17. If no objections, Court will enter order authorizing distribution of funds.

6/7/17 - Disbursement checks prepared; follow ups calendared

6/30/17 - Monitoring status of disbursement checks clearing the bank

7/6/17 - Follow up with accounting department at Conway's office regarding outstanding check.

7/20/17 - All distribution checks cleared; proceeding with TDR

Initial Projected Date of Final Report(TFR) : 12/31/2016

Current Projected Date of Final Report(TFR) : 04/03/2017

Trustee's Signature /s/Roy M. Terry, Jr.

Date: 08/14/2017

Roy M. Terry, Jr.
P.O. Box 2188
Richmond, VA 23218-2188
Phone : (804) 783-7269

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 13-33318
Case Name: ABU JAMOUS, MOHD NAZZAL

Trustee Name: Roy M. Terry, Jr.

Bank Name: Union Bank

Account Number/CD#: *****4848 Checking Account

Blanket bond (per case limit): 3,000,000.00

Separate bond (if applicable): 0.00

Taxpayer ID No: **-***8874
For Period Ending: 8/14/2017

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
04/28/2016	[1]	Tobacco Zone Inc Business Account	Proceeds Settlement on Real Estate pursuant to Court Order entered on 4/8/2016	1110-000	5,000.00		5,000.00
06/27/2016		UNION BANK	BANK SERVICE FEE	2600-000		15.00	4,985.00
07/25/2016		UNION BANK	BANK SERVICE FEE	2600-000		15.00	4,970.00
08/09/2016		Texas Capital Bank	Transfer of funds	9999-000		4,970.00	0.00

Page Subtotals 5,000.00 5,000.00

COLUMN TOTALS	5,000.00	5,000.00
Less: Bank Transfer/CD's	0.00	4,970.00
SUBTOTALS	5,000.00	30.00
Less: Payments to Debtors		0.00
Net	5,000.00	30.00

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 13-33318
Case Name: ABU JAMOUS, MOHD NAZZAL

Trustee Name: Roy M. Terry, Jr.

Bank Name: Texas Capital Bank

Account Number/CD#: *****6045 Checking Account

Blanket bond (per case limit): 3,000,000.00

Separate bond (if applicable): 0.00

Taxpayer ID No: **-***8874
For Period Ending: 8/14/2017

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
08/09/2016		Union Bank	Transfer of funds	9999-000	4,970.00		4,970.00
09/06/2016		Texas Capital Bank Treasury Management Operations 2350 Lakeside Blvd Richardson, TX 75082	Bank Service Fee	2600-000		24.46	4,945.54
09/14/2016	[1]	dankos, gordon & tucker, p.c. 1380 E. Parham Rd., Suite 200 richmond, VA 23228	completion of Settlement agreement and satisfaction of deed of trust note, with proceeds coming from sale of debtor's residence pursuant to Court Order entered on 4/8/2016	1110-000	71,398.06		76,343.60
10/03/2016		Texas Capital Bank Treasury Management Operations 2350 Lakeside Blvd Richardson, TX 75082	Bank Service Fee	2600-000		106.68	76,236.92
11/03/2016		Texas Capital Bank Treasury Management Operations 2350 Lakeside Blvd Richardson, TX 75082	Bank Service Fee	2600-000		106.53	76,130.39
12/05/2016		Texas Capital Bank Treasury Management Operations 2350 Lakeside Blvd Richardson, TX 75082	Bank Service Fee	2600-000		106.38	76,024.01

Page Subtotals

76,368.06

344.05

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Trustee Name: Roy M. Terry, Jr.

Bank Name: Texas Capital Bank

Account Number/CD#: *****6045 Checking Account

Blanket bond (per case limit): 3,000,000.00

Separate bond (if applicable): 0.00

Taxpayer ID No: **-***8874
For Period Ending: 8/14/2017

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
01/03/2017		Texas Capital Bank Treasury Management Operations 2350 Lakeside Blvd Richardson, TX 75082	Bank Service Fee	2600-000		106.24	75,917.77
02/03/2017		Texas Capital Bank Treasury Management Operations 2350 Lakeside Blvd Richardson, TX 75082	Bank Service Fee	2600-000		106.09	75,811.68
03/03/2017		Texas Capital Bank Treasury Management Operations 2350 Lakeside Blvd Richardson, TX 75082	Bank Service Fee	2600-000		105.94	75,705.74
06/06/2017	52001	Roy M. Terry, Jr. 1111 East Main Street Suite 2400 Richmond, VA 23218	Trustee's Compensation	2100-000		7,069.90	68,635.84
06/06/2017	52002	Roy M. Terry, Jr. P.O. Box 2188 Richmond, VA 23218-2188	Trustee Expenses	2200-000		82.20	68,553.64
06/06/2017	52003	U.S. Bankruptcy Court 701 East Broad Street Richmond, VA 23219	Court Costs	2700-000		350.00	68,203.64

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0.00

7,820.37

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Trustee Name: Roy M. Terry, Jr.

Bank Name: Texas Capital Bank

Account Number/CD#: *****6045 Checking Account

Blanket bond (per case limit): 3,000,000.00

Separate bond (if applicable): 0.00

Taxpayer ID No: **.***8874
For Period Ending: 8/14/2017

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
06/06/2017	52004	Sands Anderson PC P.O. Box 1998 Richmond, VA 23218-1998	Trustee Representation - Compensation pursuant to Order entered 5/16/17	3110-000		32,500.00	35,703.64
06/06/2017	52005	Sands Anderson PC P.O. Box 1998 Richmond, VA 23218-1998	Trustee Representation - Expenses pursuant to Order entered 5/16/17	3120-000		563.56	35,140.08
06/06/2017	52006	Lorillard Tobacco Co. c/o David H. Conway, Esq. 101 S Tryon St Ste 2200 Charlotte, NC 28280	Disb of 13.43% to Claim #00001	7100-000		35,013.70	126.38
06/06/2017	52007	PORTFOLIO RECOVERY ASSOCIATES, LLC PO BOX 41067 NORFOLK , VA 23541	Disb of 13.43% to Claim #00002	7100-000		126.38	0.00

Page Subtotals 0.00 68,203.64

COLUMN TOTALS	76,368.06	76,368.06
Less: Bank Transfer/CD's	4,970.00	0.00
SUBTOTALS	<u>71,398.06</u>	<u>76,368.06</u>
Less: Payments to Debtors		0.00
Net	<u>71,398.06</u>	<u>76,368.06</u>

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 13-33318
Case Name: ABU JAMOUS, MOHD NAZZAL

Trustee Name: Roy M. Terry, Jr.
Bank Name: Texas Capital Bank
Account Number/CD#: *****6045 Checking Account
Blanket bond (per case limit): 3,000,000.00
Separate bond (if applicable): 0.00

Taxpayer ID No: **-***8874
For Period Ending: 8/14/2017

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)

		TOTAL-ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
All Accounts Gross Receipts:	76,398.06				
All Accounts Gross Disbursements:	76,398.06	*****4848 Checking Account	5,000.00	30.00	
All Accounts Net:	0.00	*****6045 Checking Account	71,398.06	76,368.06	
		Net Totals	76,398.06	76,398.06	0.00